



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Michael D. Brown et al.

Application No.: 10/043,984

Filed: January 9, 2002

For: **WEALTH TRANSFER PLAN USING
IN KIND LOAN REPAYMENT WITH
TERM INSURANCE PROTECTION
FOR RETURN OF NOTE**

Examiner: Unknown

Art Group: 2161

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, DC 20231-9998

Dear Sir:

In accordance with Applicants' duty of disclosure under 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97-1.98, Applicants submit the enclosed Form PTO/SB/08A (Modified), along with copies of the documents listed therein.

It is hereby stated that this Information Disclosure Statement is being filed before the mailing of an Office Action. Applicants do not believe that a fee is required. However, if any fee is required, please charge Deposit Account No. 09-0946. An extra copy of the Fee Transmittal is enclosed for Deposit Account charging purposes.

Respectfully submitted,
IRELL & MANELLA LLP


Mark L. Niu, Reg. No. 52,075

Dated: November 16, 2002

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21616
12-3-02
PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

		Application Number	10/043,984
		Filing Date	January 9, 2002
		First Named Inventor	Michael D. Brown et al.
		Group Art Unit	2161
		Examiner Name	Unknown
Total Number of Pages in This Submission	7	Attorney Docket Number	057799-2006 (157450-0011)

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Assignment Papers (for an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Form PTO/SB/08A (Modified); 26 references
Remarks		

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Mark L. Niu, Reg. No. 52,075 IRELL & MANELLA LLP	RECEIVED
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
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				Group Art Unit	2161
Examiner Name	Unknown				
Sheet	1	of	2	Attorney Docket Number	157450-0011

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code		
	1.	6,304,859		Ryan et al.	10-16-2001
	2.	6,161,096		Bell	12-12-2000
	3.	6,064,969		Haskins	05-16-2000
	4.	6,018,714		Risen, Jr. et al.	01-25-2000
	5.	5,999,917		Facciani et al.	12-07-1999
	6.	5,966,693		Burgess	10-12-1999
	7.	5,933,815		Golden	08-03-1999
	8.	5,907,828		Meyer et al.	05-25-1999
	9.	5,839,118		Ryan et al.	11-17-1998
	10.	5,819,230		Christie et al.	10-06-1998
	11.	5,761,441		Bennett	06-02-1998
	12.	5,752,236		Sexton et al.	05-12-1998
	13.	5,631,828		Hagan	05-20-1997
	14.	5,479,344		Keziah, Jr.	12-26-1995
	15.	5,429,506		Brophy et al.	07-04-1995
	16.	5,233,514		Ayyoubi et al.	08-03-1993
	17.	5,231,571		D'Agostino	07-27-1993
	18.	5,214,579		Wolfberg et al.	05-25-1993
	19.	5,191,522		Bosco et al.	03-02-1993
	20.	4,648,037		Valentino	03-03-1987
	21.	3,634,669		Soumas et al.	01-11-1972

OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

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Sheet	2	of	2	Attorney Docket Number	157450-0011

OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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